

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

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Case No.: 20-20387-CMB

Reporting Period: April, 2021

Chapter 11

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: April, 2021

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements -	MOR-1 (INDV)		
Bank Reconciliation	(CONT)		
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR-4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

6-25-21
Date

Signature of Joint Debtor

Date


Signature of Preparer

6/8/2021
Date

Peter Fleming CPA
Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Unaudited, for Management Purposes
Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: April 2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	3,339.08	
RECEIPTS		
Wages (Net)	42,220.05	173,977.26
Interest and Dividend Income	0.41	9.41
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	0	24,100.00
Total Receipts	42,220.46	198,086.67
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	7,000.00	45,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	533.04	22,357.67
Insurance	1,014.85	5,011.00
Auto Expense		712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	5.14	5,450.14
Household Expenses	1,451.06	19,629.73
Charitable Contributions		700.00
Alimony and Child Support Payments	,	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	352.64	3,781.10
Gifts		
Other (attach schedule)	1,735.14	59,606.14
Total Ordinary Disbursements	12,091.87	162,248.04
REORGANIZATION ITEMS:		
Professional Fees		3,873.03
U. S. Trustee Fees	1,301.85	1,951.85
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	1,301.85	5,824.88
Total Disbursements (Ordinary + Reorganization)	13,393.72	168,072.92
Net Cash Flow (Total Receipts - Total Disbursements)	28,826.74	30,013.75
Cash - End of Month (Must equal reconciled bank	32,165.82	

FORM MOR-1 (INDV)

Unaudited, for Management
Purposes Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: April 2021

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit		9,400.00
Incoming Funds Transfer		500.00
Gift from Daughter		4,000.00
Other Taxes		
Other Ordinary Disbursements		
Detail Included in General Ledger	1,735.14	59,606.14
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)

Unaudited, for Management
Purposes Only

(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: April 2021

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

Unaudited, for Management
Purposes Only

*Insider is defined in 11 U.S.C. Section 101(31)

FORM MOR-4
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: April 2021

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

Unaudited, for
Management Purposes
Only

**FORM MOR-5
(9/99)**

Unaudited, for
Management Purposes
Only

Checking, Period Ending 04/30/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance.....	229.83
Checks and payments cleared (2).....	-12.99
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	216.84
Register balance as of 04/30/2021.....	216.84
Cleared transactions after 04/30/2021.....	0.00
Uncleared transactions after 04/30/2021.....	-83.65
Register balance as of 06/07/2021.....	133.19

Details				
Checks and payments cleared (2)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/23/2021	Expense			-9.99
04/23/2021	Expense			-3.00
Total				-12.99

Additional Information

Uncleared checks and payments after 04/30/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/25/2021	Expense			-9.99
05/25/2021	Expense			-3.00
05/26/2021	Expense			-57.18
05/26/2021	Expense			-13.48
Total				-83.65

EVERYTHING CHECKING (9586), Period Ending 04/21/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance.....	2,818.56
Checks and payments cleared (32).....	-10,646.28
Deposits and other credits cleared (2).....	39,089.63
Statement ending balance.....	31,261.91
Uncleared transactions as of 04/21/2021.....	-39.51
Register balance as of 04/21/2021.....	31,222.40
Cleared transactions after 04/21/2021.....	0.00
Uncleared transactions after 04/21/2021.....	-9,511.56
Register balance as of 06/07/2021.....	21,710.84

Details

Checks and payments cleared (32)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/01/2021	Expense			-5.00
04/01/2021	Expense			-202.04
04/01/2021	Expense			-8.00
04/01/2021	Expense			-858.85
04/01/2021	Expense			-8.73
04/03/2021	Expense			-11.22
04/04/2021	Expense			-5.34
04/05/2021	Expense			-9.99
04/06/2021	Transfer			-150.00
04/06/2021	Expense			-127.33
04/08/2021	Expense			-149.50
04/08/2021	Expense			-245.55
04/10/2021	Expense			-71.92
04/11/2021	Expense			-135.58
04/12/2021	Expense			-10.67
04/13/2021	Expense			-9.58
04/13/2021	Expense			-12.83
04/14/2021	Expense			-0.99
04/15/2021	Transfer			-350.00
04/15/2021	Transfer			-500.00
04/16/2021	Expense			-7,000.00
04/17/2021	Expense			-264.58
04/17/2021	Expense			-42.37
04/17/2021	Expense			-3.79
04/18/2021	Expense			-25.00
04/18/2021	Expense			-222.10
04/19/2021	Expense			-88.00
04/19/2021	Expense			-16.00
04/19/2021	Expense			-10.69
04/20/2021	Expense			-5.14
04/20/2021	Expense			-22.00
04/21/2021	Expense			-73.49
Total				-10,646.28

Deposits and other credits cleared (2)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/15/2021	Deposit			39,089.28

DATE	TYPE	AMOUNT (USD)
04/21/2021	Deposit	0.35

Total 39,089.63

Additional Information

Uncleared checks and payments as of 04/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/26/2020	Expense			-3.73
12/26/2020	Expense			-3.73
12/29/2020	Expense			-32.05
Total				-39.51

Uncleared checks and payments after 04/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/22/2021	Transfer			-175.00
04/22/2021	Check	2174	Dept of Transportation	-86.00
04/22/2021	Expense			-56.65
04/22/2021	Expense			-9.89
04/22/2021	Expense			-288.00
04/26/2021	Check	2173	US Trustee Payment Center	-1,301.85
04/26/2021	Expense			-151.00
04/26/2021	Expense			-5.24
04/26/2021	Expense			-3.73
04/26/2021	Expense			-3.73
04/26/2021	Expense			-13.88
04/26/2021	Expense			-122.87
04/27/2021	Expense			-64.50
04/27/2021	Expense			-119.78
04/28/2021	Expense			-71.87
04/28/2021	Expense			-21.37
04/28/2021	Expense			-19.93
04/28/2021	Expense			-500.00
04/29/2021	Expense			-23.58
04/29/2021	Expense			-63.50
04/29/2021	Expense			-8.00
04/30/2021	Expense			-46.03
05/03/2021	Expense			-64.17
05/03/2021	Expense			-5.33
05/03/2021	Expense			-52.09
05/04/2021	Expense			-9.99
05/04/2021	Expense			-261.82
05/05/2021	Expense			-80.00
05/06/2021	Expense			-72.95
05/06/2021	Expense			-54.00
05/07/2021	Expense			-8.91
05/07/2021	Expense			-235.00
05/07/2021	Expense			-4.24
05/08/2021	Transfer			-350.00
05/08/2021	Expense			-520.00
05/10/2021	Expense			-93.57
05/11/2021	Expense			-149.50
05/11/2021	Expense			-41.37
05/11/2021	Expense			-48.83
05/11/2021	Expense			-10.67
05/13/2021	Expense			-5.34
05/13/2021	Expense			-13.41
05/13/2021	Expense			-8.25
05/14/2021	Expense			-5.55
05/14/2021	Expense			-0.99

6/7/2021

DATE	TYPE	Document	Page 11 of 23	AMOUNT (USD)
05/15/2021	Expense			-72.50
05/15/2021	Transfer			-500.00
05/15/2021	Expense			-5.00
05/16/2021	Expense			-384.28
05/17/2021	Expense			-23.51
05/17/2021	Expense			-261.82
05/17/2021	Transfer			-250.00
05/18/2021	Expense			-9.50
05/18/2021	Expense			-7,000.00
05/18/2021	Expense			-2,500.00
05/19/2021	Expense			-17.10
05/19/2021	Expense			-18.15
05/19/2021	Expense			-123.03
05/19/2021	Expense			-10.69
05/20/2021	Expense			-91.04
05/20/2021	Expense			-6.40
05/21/2021	Expense			-9.57
05/21/2021	Expense			-73.49
05/21/2021	Expense			-5.88
05/21/2021	Expense			-8.00
05/21/2021	Expense			-3.79
05/21/2021	Expense			-1.65
05/21/2021	Expense			-1.20
05/23/2021	Expense			-91.26
05/23/2021	Expense			-52.25
05/23/2021	Expense			-26.73
05/24/2021	Expense			-10.53
05/24/2021	Expense			-40.03
05/24/2021	Expense			-200.00
05/24/2021	Expense			-200.00
05/25/2021	Expense			-30.73
05/25/2021	Expense			-6.00
05/25/2021	Expense			-18.49
05/25/2021	Expense			-25.00
05/25/2021	Expense			-1,000.00
05/26/2021	Expense			-3.73
05/26/2021	Expense			-151.00
05/26/2021	Expense			-30.74
05/26/2021	Expense			-21.37
05/26/2021	Expense			-3.73
05/27/2021	Expense			-62.51
05/27/2021	Expense			-40.54
05/27/2021	Expense			-64.50
Total				-18,708.12

Uncleared deposits and other credits after 04/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/30/2021	Deposit			3,130.77
05/14/2021	Deposit			3,086.03
05/21/2021	Deposit			1.19
05/28/2021	Deposit			2,978.57
Total				9,196.56

EVERYTHING CHECKING (2449), Period Ending 04/16/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	7.59
Checks and payments cleared (14)	-806.47
Deposits and other credits cleared (3)	1,100.00
Statement ending balance	301.12

Register balance as of 04/16/2021	301.12
Cleared transactions after 04/16/2021	0.00
Uncleared transactions after 04/16/2021	-277.26
Register balance as of 06/07/2021	23.86

Details

Checks and payments cleared (14)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/19/2021	Expense			-36.00
03/19/2021	Expense			-105.45
03/20/2021	Expense			-36.00
03/20/2021	Expense			-47.01
03/22/2021	Expense			-90.37
03/22/2021	Expense			-36.00
03/23/2021	Expense			-9.69
03/23/2021	Expense			-36.00
03/31/2021	Expense			-77.51
04/03/2021	Expense			-82.84
04/05/2021	Expense			-38.00
04/06/2021	Expense			-66.70
04/15/2021	Expense			-108.90
04/15/2021	Expense			-36.00

Total -806.47

Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/25/2021	Transfer			600.00
04/06/2021	Transfer			150.00
04/15/2021	Transfer			350.00

Total 1,100.00

Additional Information

Uncleared checks and payments after 04/16/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/19/2021	Expense			-200.00
04/20/2021	Expense			-24.48
04/22/2021	Expense			-20.97
04/23/2021	Expense			-85.51
04/26/2021	Expense			-40.04
04/27/2021	Expense			-27.92
04/28/2021	Expense			-21.69
05/01/2021	Expense			-50.57
05/04/2021	Expense			-6.78

DATE	TYPE	Document	Page 13 of 23	AMOUNT (USD)
05/04/2021	Expense			-36.00
05/04/2021	Expense			-36.00
05/04/2021	Expense			-52.38
05/08/2021	Expense			-64.47
05/14/2021	Expense			-25.52
05/15/2021	Expense			-9.99
05/17/2021	Expense			-106.06
05/17/2021	Expense			-9.78
05/19/2021	Expense			-9.85
05/21/2021	Expense			-20.97
05/24/2021	Expense			-88.06
05/28/2021	Expense			-64.26
05/29/2021	Expense			-35.29
05/30/2021	Expense			-15.67
Total				-1,052.26

Uncleared deposits and other credits after 04/16/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/22/2021	Transfer			175.00
05/08/2021	Transfer			350.00
05/17/2021	Transfer			250.00
Total				775.00

EVERYTHING SAVINGS (INGS), Period Ending 04/21/2021

RECONCILIATION REPORT

Reconciled on: 06/07/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	757.13
Checks and payments cleared (1)	-600.00
Deposits and other credits cleared (2)	500.06
Statement ending balance	657.19

Register balance as of 04/21/2021	657.19
Cleared transactions after 04/21/2021	0.00
Uncleared transactions after 04/21/2021	500.13
Register balance as of 06/07/2021	1,157.32

Details

Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
03/25/2021	Transfer			-600.00
Total				-600.00

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/15/2021	Transfer			500.00
04/21/2021	Deposit			0.06
Total				500.06

Additional Information

Uncleared deposits and other credits after 04/21/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/15/2021	Transfer			500.00
05/21/2021	Deposit			0.13
Total				500.13



ANDRE R SANDERS JR OR
L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 03/17/21 THRU 04/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
FREE CHKG	1,421.36	1,771.68	451.07	100.75	491.93	0.00%	0.00

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/17	POS CHICK-FIL-A #038 MC WEXFORD PA	17.41	03/28	POS WAL-MART #1770 PIN CRANBERRY TWP PA	39.22
03/18	POS SHEETZ 0617 PIN SEWICKLEY PA	47.48	03/28	POS EMILIANOS MEXICA MC PITTSBURGH PA	48.15
03/18	ATM WESBANCO 3300 BRIGHTO PITTSBURGH PA	43.00	03/29	POS CHIPOTLE ONLINE MC 1800244768 CA	24.83
03/18	POS MARKET DI 155 To PIN Wexford PA	9.02	03/29	POS APPLE CASH - SEN MC 877-233-8552 CA	61.32
03/18	POS SHEETZ 0617 PIN SEWICKLEY PA	33.15	03/29	POS 5GUYS 1061 ECOMM MC 866-345-4897 PA	13.03
03/20	POS CHICK-FIL-A #038 MC WEXFORD PA	6.90	03/29	POS TECH-LURE.COM MC VENEZIA IT	45.99
03/21	POS THE BEER TRAP PIN WEXFORD PA	22.75	03/31	POS STEAMGAMES.COM 4 MC Bellevue WA	21.39
03/23	POS KFC J089008 MC PITTSBURGH PA	8.55	04/01	POS APPLE CASH - SEN MC 877-233-8552 CA	40.00
03/23	POS SHEETZ 0277 PIN WEXFORD PA	21.39	04/01	POS 5GUYS 1061 ECOMM MC 866-345-4897 PA	15.35
03/23	POS KEEPN GLASSY PIN PITTSBURGH PA	79.16	04/01	FEE BANKING MACHINE USE MARCH	7.50
03/24	POS HALLMARK CLEANER MC PITTSBURGH PA	24.00	04/02	POS STEAMGAMES.COM 4 MC Bellevue WA	10.69
03/24	POS KFC J089008 MC PITTSBURGH PA	8.55	04/03	POS THE BEER TRAP PIN WEXFORD PA	12.50
03/25	POS BUFFALO WILD WIN MC CRANBERRY TWP PA	53.29	04/05	POS STEAMGAMES.COM 4 MC Bellevue WA	10.69
03/26	POS BOSTON PROPER MC 8002434300 FL	99.45	04/05	POS WWW.ESALER* ESAL MC FORT MILL SC	147.66
03/26	POS ALTERATIONS EXPR MC WARRENDALE PA	104.10	04/06	POS SHEETZ 0277 PIN WEXFORD PA	17.50
03/26	POS MAMMA LUCIA PIZZ MC WEXFORD PA	19.67	04/06	ADJ VENMO*Sandera An PIN New York City NY	29.70+
03/26	POS NNT SOUTHSIDE BE PIN PITTSBURGH PA	2.50	04/06	ATM SIR PIZZA 2624 BRANDT WEXFORD PA	22.00
03/27	POS SHEETZ 0617 PIN SEWICKLEY PA	14.08	04/07	POS ICHIBAN STEAKHOU MC 412-7817600 PA	22.07
03/27	POS SHEETZ 0617 PIN SEWICKLEY PA	32.08	04/08	POS AAA EC MBR RENEW MC 8004415008 PA	13.90
03/28	POS SHEETZ 0617 PIN SEWICKLEY PA	31.37	04/09	ONL MOBILE DEPOSIT	269.92+
03/28	POS NST BEST BUY PIN CRANBERRY TOW PA	199.27	04/10	POS NNT MICROSOFT*UL PIN MSBILL.INFO WA	16.04
			04/10	POS CENCIS PIZZERIA MC WEXFORD PA	56.50



PAGE 2

FREE CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/11	POS SEND CLUB	20.00	04/15	POS SHEETZ 0617	21.39
	MC 818-4956503 DE			PIN SEWICKLEY PA	
04/12	POS CENCIS PIZZERIA	21.94	04/16	ONL MOBILE DEPOSIT	151.45+
	MC 724-9405500 PA		04/16	POS WENDYS 574	14.10
04/13	POS SHEETZ 0277	25.16		PIN WEXFORD PA	
	PIN WEXFORD PA		04/16	ATM DB - PINE TOWNSHIP	60.00
04/13	POS TRACTOR SUPPLY #	54.57	04/16	POS WINE AND SPIRITS	31.02
	PIN CRANBERRY TWP PA			PIN WEXFORD PA	

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING MARCH

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$290.26	\$1,362.19	\$0.00	\$0.00	\$1,362.19

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR MARCH

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY	3	7.50		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	28	.00		
-MASTERCARD PURCHASES (MC)	26	.00		
THE TOTAL CHARGE:	57	7.50		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MARCH.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

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L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 03/17/21 THRU 04/16/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	7.59	806.47	1,100.00	301.12	105.25	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/19	POS MARKET DI 155 To PIN Wexford PA	105.45	04/05	POS GET GO #3 140 To PIN Wexford PA	38.00
03/19	FEE POS OVERDRAFT FEE	36.00	04/06	ONL TRANSFER DOLLAR BANK INTERNET FROM	150.00+
03/20	POS BP#9622747BP OIL MC WEXFORD PA	47.01	04/06	POS MARKET DI 155 To PIN Wexford PA	66.70
03/20	FEE POS OVERDRAFT FEE	36.00	04/15	POS MARKET DI 155 To PIN Wexford PA	108.90
03/22	POS MARKET DI 155 To PIN Wexford PA	90.37	04/15	FEE POS OVERDRAFT FEE	36.00
03/22	FEE POS OVERDRAFT FEE	36.00	04/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	350.00+
03/23	POS 7-ELEVEN #163 PIN GIBSONIA PA	9.69			
03/23	FEE POS OVERDRAFT FEE	36.00			
03/25	ONL TRANSFER DOLLAR BANK INTERNET FROM	600.00+			
03/31	POS MARKET DI 155 To PIN Wexford PA	77.51			
04/03	POS MARKET DI 155 To PIN Wexford PA	82.84			

NO SAVINGS ACTIVITY

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	180.00	396.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00



PAGE 2

ACCOUNT BALANCES MAINTAINED DURING MARCH
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS
AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$388.93-	\$38.39	\$0.00	\$0.00	\$38.39

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR MARCH

THERE ARE NO CHARGES FOR BANKING CARD USE IN MARCH

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	10	.00		
-MASTERCARD PURCHASES (MC)	2	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	12	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES
AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY
CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD
OF TRANSACTIONS FOR MARCH.

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REFER A FRIEND AND YOU BOTH
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L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 03/22/21 THRU 04/21/21
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	1,269.32	11,338.01	41,330.60	31,261.91	8,352.29	0.05%	0.35
EVERYTHING SV	757.13	600.00	500.06	657.19	328.09	0.22%	0.06

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/22	ADJ SP * VSHREDTHREA	208.65+	04/01	POS PRESBY LOBBY VAL	8.00
	MC LAS VEGAS NV			MC PITTSBURGH PA	
03/22	POS STARBUCKS STORE	10.39	04/01	POS LIBERTY MUTUAL	5.00
	MC WEXFORD PA			MC 888-398-8924 MA	
03/22	POS APPLE.COM/BILL	26.72	04/01	POS CVS/PHARMACY #02	202.04
	MC 866-712-7753 CA			MC 800-746-7287 PA	
03/23	DIR VIVINT J203754038	73.49	04/01	POS LIBERTY MUTUAL	858.85
	VIVINT			MC 888-398-8924 MA	
03/25	POS LA STUDIO NAIL &	43.00	04/01	POS UPMC STARBUCKS P	8.73
	MC PITTSBURGH PA			MC PIITTSBURGH PA	
03/25	POS MCDONALD'S F6141	5.34	04/03	POS DAIRY QUEEN #179	11.22
	PIN MARS PA			MC CRANBERRY TOW PA	
03/26	POS APPLE.COM/BILL	3.73	04/04	POS APPLE.COM/BILL	5.34
	MC 866-712-7753 CA			MC 866-712-7753 CA	
03/26	POS APPLE.COM/BILL	3.73	04/05	POS APPLE.COM/BILL	9.99
	MC 866-712-7753 CA			MC 866-712-7753 CA	
03/26	POS APPLE.COM/BILL	21.38	04/06	POS WWW.ESALER* ESAL	127.33
	MC 866-712-7753 CA			MC FORT MILL SC	
03/26	DIR NEW YORK LIFE	151.00	04/06	ONL TRANSFER DOLLAR BANK INTERNET	150.00
	INS. PREM.			TO	
03/27	POS IPHONE CITIZENSO	64.50	04/08	ECK WESTVIEW WATER	245.55
	MC BRIDGEPORT CT			WEB PAY	
03/27	POS MCDONALD'S F2871	6.77	04/08	ECK ARMSTRONG UTIL	149.50
	PIN DONEGAL PA			8772775711	
03/28	POS 7-ELEVEN	6.68	04/10	POS CHEESECAKE ROSS	71.92
	PIN WARRENDALE PA			MC PITTSBURGH PA	
03/28	POS WENDYS 573	11.42	04/11	POS MARKET DI 155 To	135.58
	PIN CRANBERRY TWP PA			PIN Wexford PA	
03/28	POS WENDYS 573	5.40	04/12	POS APPLE.COM/BILL	10.67
	PIN CRANBERRY TWP PA			MC 866-712-7753 CA	
03/28	POS LONGHORN STEAK O	224.75	04/13	POS Amazon.com*EV7KU	12.83
	MC PITTSBURGH PA			MC Amzn.com/bill WA	
03/29	POS AMZN Mktp US*OJ1	16.95	04/13	POS AMZN Mktp US*5Y9	9.58
	MC Amzn.com/bill WA			MC Amzn.com/bill WA	
03/29	POS DUNKIN #348758 Q	5.81	04/14	POS APPLE.COM/BILL	0.99
	MC BREEZEWOOD PA			MC 866-712-7753 CA	
03/30	POS APPLE.COM/BILL	10.67	04/15	DIR CAPGEMINI	39,089.28+
	MC 866-712-7753 CA			REG.SALARY	
03/31	DIR CAPGEMINI	2,032.32+	04/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
	REG.SALARY			TO	



PAGE 2

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/15	ONL TRANSFER DOLLAR BANK INTERNET TO	350.00	04/19	POS SP * VERONICA BE	88.00
04/16	ECK PNC MAKE A PMT 4310856949	7,000.00	04/19	MC 8886869558 NY	
	LOAN PYMT		04/19	POS APPLE.COM/BILL	16.00
04/17	POS PASVNT MCCANDLES	3.79	04/19	MC 866-712-7753 CA	
	MC PITTSBURGH PA		04/19	POS APPLE.COM/BILL	10.69
04/17	POS Amazon.com*EW4X5	42.37	04/20	MC 866-712-7753 CA	
	MC Amzn.com/bill WA		04/20	POS UPMC VALET PARKI	22.00
04/17	POS SAMS CLUB #6678	264.58	04/20	MC PITTSBURGH PA	
	PIN PITTSBURGH PA		04/20	POS UPMC SHADYSIDE C	5.14
04/18	POS MARKET DI 155 To	222.10	04/21	MC PITTSBURGH PA	
	PIN Wexford		04/21	DIR VIVINT J203754039	73.49
04/18	POS AMZN Mkt US*J36	25.00		VIVINT	
	MC Amzn.com/bill WA		04/21	INT INTEREST CREDIT	0.35+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/25	ONL TRANSFER DOLLAR BANK INTERNET TO	600.00	04/21	INT INTEREST CREDIT	0.06+
04/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+			

2021 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.90+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.50+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

ACCOUNT BALANCES MAINTAINED DURING MARCH

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$786.24	\$3,034.47	\$157.13	\$395.79	\$3,430.26

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR MARCH

THERE ARE NO CHARGES FOR BANKING CARD USE IN MARCH

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	8	.00		
-MASTERCARD PURCHASES (MC)	32	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	40	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MARCH.

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1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

1 OF 1

Beginning March 24, 2021
through April 23, 2021

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	229.83
Checks	.00 -
Withdrawals & Debits	12.99 -
Deposits & Credits	.00 +
Current Balance	216.84 =

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.
No deposit made.

Your next statement period will end on May 25, 2021.

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

Previous Balance

229.83

TRANSACTION DETAILS

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
04/23	9.99	Monthly Maintenance Fee
04/23	3.00	Service Charge Statement Delivery

⊖	Total Withdrawals & Debits	12.99
=	Current Balance	216.84

Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/23	216.84				

NEWS FROM CITIZENS

--Why wait for a statement to see your banking activity? Download our Mobile Banking App* today to manage your money when it is convenient for you.

*Wireless carrier charges may apply.

--Coming soon...Your deposit statement will have a simplified look! Minor updates to the format and font of your deposit statement will make it easier to review. Important: The information in your statement is not changing.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! By starting with just \$20 per week you can save over \$1000 a year! Set up an automatic transfer to your savings and watch your savings add up! For more information stop by a branch, visit citizensbank.com/starttosave or call 888-821-3900. Member FDIC.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			(+) \$ _____ Total of 2

3 Subtotal by adding 1 and 2


Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

[illegible]

5 Subtract 4 from 3. This should match your checkbook register balance

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

PERSONAL DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

23 of 23

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT
ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD**

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.